

Fill in this information to identify the case:

Debtor 1	Raymond Walker
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Southern
Case number	16-11998
District of OH (State)	

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, as Trustee of the SCIG Series III Trust

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account:

8 1 2 8

Date of payment change:

Must be at least 21 days after date of this notice

11,01,18

New total payment:

\$ 565.61

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 205.97

New escrow payment: \$ 315.05

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Raymond  
First Name Walker  
Middle Name   
Last Name

Case number (if known) 16-11998

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Jessica Watson

Signature

Date 9/12/18

Print: Jessica M Watson  
First Name Jessica Middle Name M Last Name Watson

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street  
Number 323 Street 5th Street  
Eureka CA 95501  
City Eureka State CA ZIP Code 95501

Contact phone (800) 603 - 0836 Email bknottices@snsc.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 31, 2018

MINNIE WALKER  
RAYMOND WALKER  
1917 NEYER AVE  
CINCINNATI OH 45225

Loan:

Property Address:  
1917 NEYER AVENUE  
CINCINNATI, OH 45225

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from June 2018 to Oct 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Nov 01, 2018:
Principal & Interest Pmt:	250.56	250.56
Escrow Payment:	205.97	315.05
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$456.53	\$565.61

Escrow Balance Calculation	
Due Date:	Aug 01, 2018
Escrow Balance:	(2,352.07)
Anticipated Pmts to Escrow:	617.91
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$1,734.16)

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
					Starting Balance	617.96	332.00
Jun 2018	205.97		529.68	519.90	* County Tax	294.25	(187.90)
Jun 2018		205.97	117.69		* Forced Place Ins	176.56	18.07
Jun 2018				37.17	* Escrow Disbursement	176.56	(19.10)
Jul 2018	205.97	205.97	117.69		* Forced Place Ins	264.84	186.87
Jul 2018				37.13	* Escrow Disbursement	264.84	149.74
Aug 2018	205.97		117.69		* Forced Place Ins	353.12	149.74
Aug 2018		266.29			* Escrow Only Payment	353.12	416.03
Aug 2018				37.10	* Escrow Disbursement	353.12	378.93
Aug 2018				2,731.00	* Homeowners Policy	353.12	(2,352.07)
Sep 2018	205.97		117.69		* Forced Place Ins	441.40	(2,352.07)
Oct 2018	205.97		117.69		* Forced Place Ins	529.68	(2,352.07)
					Anticipated Transactions	529.68	(2,352.07)
Aug 2018		205.97					(2,146.10)
Sep 2018		205.97					(1,940.13)
Oct 2018		205.97					(1,734.16)
	\$1,029.85	\$1,296.14	\$1,118.13	\$3,362.30			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$1,118.13. Under Federal law, your lowest monthly balance should not have exceeded \$411.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

Analysis Date: August 31, 2018

MINNIE WALKER

Loan:

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
Nov 2018	315.05		Starting Balance	(1,734.16)	1,260.18
Dec 2018	315.05			(1,419.11)	1,575.23
Jan 2019	315.05	529.68	County Tax	(1,104.06)	1,890.28
Feb 2019	315.05			(1,318.69)	1,675.65
Mar 2019	315.05			(1,003.64)	1,990.70
Apr 2019	315.05			(688.59)	2,305.75
May 2019	315.05			(373.54)	2,620.80
Jun 2019	315.05	519.90	County Tax	(58.49)	2,935.85
Jul 2019	315.05			(263.34)	2,731.00
Aug 2019	315.05	2,731.00	Homeowners Policy	51.71	3,046.05
Sep 2019	315.05			(2,364.24)	630.10
Oct 2019	315.05			(2,049.19)	945.15
				(1,734.14)	1,260.20
	<b>\$3,780.60</b>	<b>\$3,780.58</b>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$630.10. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$630.10 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$1,734.16). Your starting balance (escrow balance required) according to this analysis should be \$1,260.18. This means you have a shortage of \$2,994.34. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be \$3,780.58. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	315.05
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
<b>Escrow Payment:</b>	<b>\$315.05</b>

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

1 Kristin Zilberstein, Esq. (SBN: 200041)  
2 Jennifer Bergh, Esq. (SBN: 305219)  
3 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
4 LAW OFFICES OF MICHELLE GHIDOTTI  
5 1920 Old Tustin Ave.  
6 Santa Ana, CA 92705  
Ph: (949) 427-2010  
Fax: (949) 427-2732  
mghidotti@ghidottilaw.com

7 Authorized Agent for Creditor  
8 U.S. Bank Trust National Association, as Trustee of the SCIG Series III Trust

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF OHIO – CINCINNATI DIVISION

1 In Re: ) CASE NO.: 16-11998  
2 )  
3 Raymond Walker, ) CHAPTER 13  
4 )  
5 Debtors. ) **CERTIFICATE OF SERVICE**  
6 )  
7 )  
8 )  
9 )

## **CERTIFICATE OF SERVICE**

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business

1 On September 13, 2018 I served the following documents described as:

• **NOTICE OF MORTGAGE PAYMENT**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

6 | (Via United States Mail)

<b>Debtor</b> Raymond Walker 1917 Neyer Ave. Cincinnati, OH 45225	<b>Debtor's Counsel</b> Rebecca S Lindner 4010 Executive Park Drive, Suite 110 Cincinnati, OH 45241
<b>U.S. Trustee</b> Office of the US Trustee 36 East Seventh Street, Suite 2030 Cincinnati, OH 45202	<b>Trustee</b> Margaret A Burks 600 Vine Street, Suite 2200 Cincinnati, OH 45202

3 xx (By First Class Mail) At my business address, I placed such envelope for deposit with  
4 the United States Postal Service by placing them for collection and mailing on that date  
following ordinary business practices.

6 \_\_\_\_\_ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the  
Eastern District of California

8 xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on September 19, 2018 at Santa Ana, California

/s / Lauren Simonton  
Lauren Simonton